

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Clyde Martin, Jr.
 Gwendolyn M. Martin
 Debtors

Case No. 20-12480-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.
 db/jdb

+Clyde Martin, Jr., Gwendolyn M. Martin, 437 W. Roosevelt Boulevard,
 Philadelphia, PA 19120-4148
 14507340 +Auto Dealer Unlimited, 2251 W. Hunting Park Avenue, Philadelphia, PA 19140-3816
 14507341 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, PO Box 5010,
 Woodland Hills, CA 91365)
 14507342 Capital Collection Svc, 300 N Route 73, West Berlin, NJ 08091
 14507352 +Einstein Medical Center, PO Box 785371, Philadelphia, PA 19175-0001
 14507354 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 14507355 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 14515792 First Judicial District Of Pennsylvania, Philadelphia Municipal Court-Traffic Div,
 800 Spring Garden Street, Philadelphia, PA 19123-2690
 14507356 Grimley Financial Corporation, 30 Washington Drive, Suite C6, Haddonfield, NJ 08033-3341
 14507359 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14507358 +Kevin Parker, Esquire, 1528 Walnut Street, # 2000, Philadelphia, PA 19102-3613
 14507360 +Lewiis Trauffer, Esq., 1601 Market Street, Suite 2300, Philadelphia, PA 19103-2306
 14509944 +MIDFIRST BANK, C/O Rebecca Ann Solarz, Esquire, KML Law Group,
 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
 14507363 +MRS BPO, Attn: Bankruptcy, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 14507361 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 14507362 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 14507365 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 14507367 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 14507369 +Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street,
 Philadelphia, PA 19123-2616
 14507370 Roxborough Memorial Hospital, 5800 Ridge Avenue, Philadelphia PA 19128
 14507371 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: megan.harper@phila.gov Sep 05 2020 03:55:49 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2020 03:55:13
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 05 2020 03:55:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14508283 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 05 2020 04:00:32
 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14507343 +E-mail/Text: clientrep@capitalcollects.com Sep 05 2020 04:01:52 CCS, Attn: Bankruptcy,
 PO Box 150, West Berlin, NJ 08091-0150
 14507347 E-mail/Text: megan.harper@phila.gov Sep 05 2020 03:55:48 City Of Philadelphia,
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
 14507349 E-mail/Text: megan.harper@phila.gov Sep 05 2020 03:55:48 City of Philadelphia,
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
 14507345 +E-mail/Text: ecf@ccpcilaw.com Sep 05 2020 03:54:59 Cibik and Cataldo, P.C.,
 1500 Walnut St., Suite 900, Philadelphia, PA 19102-3518
 14507348 +E-mail/Text: bankruptcy@philapark.org Sep 05 2020 04:01:42 City of Philadelphia,
 Parking Violations Branch, P.O. Box 41819, Philadelphia, PA 19101-1819
 14507351 +EDI: CCS.COM Sep 05 2020 07:38:00 Credit Collections Svc, PO Box 773,
 Needham, MA 02494-0918
 14507353 +E-mail/Text: tropiann@einstein.edu Sep 05 2020 03:55:12 Einstein Practice Plan,
 PO Box 8500-8735, Philadelphia, PA 19178-0001
 14507357 EDI: IRS.COM Sep 05 2020 07:38:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
 14507364 +E-mail/Text: Bankruptcies@nragroup.com Sep 05 2020 04:01:51 National Recovery Agency,
 Attn: Bankruptcy, PO Box 67015, Harrisburg, PA 17106-7015
 14507366 E-mail/Text: bankruptcygroup@peco-energy.com Sep 05 2020 03:55:08 Peco Energy,
 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
 14507368 +E-mail/Text: bankruptcy@philapark.org Sep 05 2020 04:01:42 Philadelphia Parking Authority,
 Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0313-2

User: admin
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Total Noticed: 36

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14507346* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14507350* +City of Philadelphia, Parking Violations Branch, PO Box 41819,
Philadelphia, PA 19101-1819
14507344 ##+Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044
14507372 ##+Tsi/09, 507 Prudential Rd, Horsham, PA 19044-2308

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 3, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
MICHAEL A. CATALDO2 on behalf of Debtor Clyde Martin, Jr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CATALDO2 on behalf of Joint Debtor Gwendolyn M. Martin ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Gwendolyn M. Martin ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Clyde Martin, Jr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Clyde Martin Jr.</u>	Social Security number or ITIN	xxx-xx-0118
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Gwendolyn M. Martin</u>	Social Security number or ITIN	xxx-xx-9271
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12480-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clyde Martin Jr.

Gwendolyn M. Martin

9/3/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.